

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DALE HERBERT LUNDMARK  
KATHRYN MAE LUNDMARK  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:22-10072

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/11/2022 and confirmed on 3/30/22 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		31,254.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		31,254.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	1,612.04	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,112.04

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	RELiance FIRST CAPITAL LLC Acct: 4250	0.00	23,728.19	0.00	23,728.19
	RELiance FIRST CAPITAL LLC Acct: 4250	641.93	641.93	0.00	641.93
	CENTRA CREDIT UNION Acct: 5346	0.00	0.00	0.00	0.00
	M & T BANK Acct: 6127	0.00	0.00	0.00	0.00
					24,370.12

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	DALE HERBERT LUNDMARK Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	4,500.00	4,500.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	CBNA Acct: 0093	0.00	0.00	0.00	0.00
	CENTRA CREDIT UNION Acct: 0875	4,220.42	160.08	0.00	160.08
	CITIBANK** Acct: 8544	0.00	0.00	0.00	0.00
	COMENITY BANK++ Acct: 4102	0.00	0.00	0.00	0.00
	KEYBANK NA** Acct: 2167	10,490.29	397.91	0.00	397.91
	LVNV FUNDING LLC Acct: 3698	3,941.11	149.50	0.00	149.50
	M & T BANK Acct: 6127	0.00	0.00	0.00	0.00
	TD RETAIL CARD SERVICES	1,696.43	64.35	0.00	64.35

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4533				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 3698				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 771.84

TOTAL PAID TO CREDITORS 25,141.96

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 641.93  
UNSECURED 20,348.25

Date: 04/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

DALE HERBERT LUNDMARK  
KATHRYN MAE LUNDMARK  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:22-10072

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Dale Herbert Lundmark  
Kathryn Mae Lundmark  
Debtors

Case No. 22-10072-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Apr 28, 2025

Form ID: pdf900

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Dale Herbert Lundmark, Kathryn Mae Lundmark, 10609 Market Street, Russell, PA 16345-4239
15453966	+ Dovenmuehle/Reliance Financing, 1 Corporate Drive, Lake Zurich, IL 60047-8944
15453967	+ Fedloan, Attn: Bankruptcy, P.O. Box 69184, Harrisburg, PA 17106-9184
15453976	+ Southern Chautauqua FCU, 310 Fairmont Ave, Jamestown, NY 14701-2846

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 29 2025 01:43:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15453948	Email/Text: ebn@21stmortgage.com	Apr 29 2025 01:42:00	21st Mortgage Corporation, Attn: Bankruptcy, 620 Market Street, Knoxville, TN 37902
15453949	Email/Text: bankruptcy@bbandt.com	Apr 29 2025 01:41:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
15453956	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 29 2025 01:40:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
15453963	Email/Text: CantonRecoveryGroup@cbna.com	Apr 29 2025 01:41:00	Community Bank Na, Attn: Bankruptcy Dept, Po Box 509, Canton, NY 13617
15453950	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 29 2025 01:43:21	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15453951	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:55:34	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
15453952	+ Email/Text: Bankruptcy@centra.org	Apr 29 2025 01:42:00	Centra Credit Union, P.O. Box 789, Columbus, IN 47202-0789
15453953	+ Email/Text: Bankruptcy@centra.org	Apr 29 2025 01:42:00	Centra Credit Union, 1430 National Bk, Columbus, IN 47201-5577
15453954	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:56:30	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15453955	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:43:25	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15453957	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 29 2025 01:41:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453958	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 29 2025 01:41:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453960	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 29 2025 01:41:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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User: auto

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15453961	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 29 2025 01:41:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453959	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 29 2025 01:41:00	Comenity Bank/ctpr&bks, Po Box 182789, Columbus, OH 43218-2789
15453962	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 29 2025 01:41:00	Comenity Capital, Attn: Bankruptcy, Po Box 182120, Columbus, OH 43218-2120
15453964	+ Email/Text: bankruptcy@td.com	Apr 29 2025 01:42:00	Cub Cadet, Attn: Bankruptcy, 70 Gray Rd, Falmouth, ME 04105-2319
15463090	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 29 2025 01:41:00	Reliance First Capital, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
15453965	+ Email/Text: mrdiscen@discover.com	Apr 29 2025 01:40:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15453968	Email/Text: FSBBankruptcy@fiiwarsaw.com	Apr 29 2025 01:40:00	Five Star Bank, 220 Liberty Street, Po Box 227, Warsaw, NY 14569
15453969	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 29 2025 01:42:00	Key Bank, Oh-01-51-0622, 4910 Tiedman Rd., Brooklyn, OH 44144-2338
15456197	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 29 2025 01:42:00	KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15453970	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 29 2025 01:56:30	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15468893	Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2025 01:56:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15453971	Email/Text: camanagement@mtb.com	Apr 29 2025 01:41:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15461788	+ Email/Text: camanagement@mtb.com	Apr 29 2025 01:41:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15453972	+ Email/Text: angela.abreu@northwest.com	Apr 29 2025 01:40:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15453973	+ Email/PDF: cbp@omf.com	Apr 29 2025 01:56:46	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15453974	^ MEBN	Apr 29 2025 01:34:39	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
15453975	+ Email/PDF: bankruptcy_prod@navient.com	Apr 29 2025 01:43:44	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15453977	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:55:02	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15454335	^ MEBN	Apr 29 2025 01:35:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15453978	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 02:10:22	Synchrony Bank/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453979	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:43:59	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15453980	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:56:40	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15453981	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 02:10:17	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453982	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:43:59	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453983	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:44:11	Synchrony Bank/Sams Club, Attn: Bankruptcy

District/off: 0315-1

User: auto

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15453984	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:43:36	Dept, Po Box 965060, Orlando, FL 32896-5060
15469705	+ Email/Text: tdebn@credbankserv.com	Apr 29 2025 01:41:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453985	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 29 2025 01:41:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15453986	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 29 2025 01:57:04	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
			Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, 3rd Fl, Des Moines, IA 50328-0001

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		RELANCE FIRST CAPITAL, LLC
cr	*+	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Dale Herbert Lundmark dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Kathryn Mae Lundmark dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor RELIANCE FIRST CAPITAL LLC dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor RELIANCE FIRST CAPITAL LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6